

**Information to identify the case:**

Debtor 1	Karyl J French		Social Security number or ITIN xxx-xx-4814
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	17-17946-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karyl J French  
aka Karyl J Hanratty

8/18/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Karyl J French  
DebtorCase No. 17-17946-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 24

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db +Karyl J French, 228 Karen Dr, Williamstown, NJ 08094-2041  
 cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 516775961 Dr. Todd M. Gottlieb, 2005 Delsea Drive Plaza 47, Franklinville Family & Cosmetic Dent, Franklinville, NJ 08322-2534  
 516775962 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297  
 516775965 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081  
 516775967 +Oberfrank and Perry, 34 S Broadway, Pitman, NJ 08071-1434  
 516775968 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
 516775969 +Perry Tax, 34 S. Broadway, Pitman, NJ 08071-1434  
 516775970 +Rickart Collection Systemes, 575 Milltown Rd, Po Box 7242, North Brunswick, NJ 08902-7242  
 516775974 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 516775971 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577  
 516775973 State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development, Trenton, NJ 08625-0951  
 516775975 +Steward Financial Group, PO Box 39, Maple Shade, NJ 08052-0039  
 516775977 +VRM Mortgage Service, C/O: Carlene Njoku, 4100 International Parkway, Suite 1000, Carrollton, TX 75007-1900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Aug 18 2017 21:53:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 21:49:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2017 21:49:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516775958 E-mail/Text: bknotices@conduent.com Aug 18 2017 21:50:14 ACS Wells Fargo, 501 Bleecker St, Utica, NY 13501-2401  
 516775959 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 18 2017 21:49:52 Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600  
 516775960 +E-mail/Text: electronicbkydocs@nelnet.net Aug 18 2017 21:49:59 Dept Of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904  
 516775963 +E-mail/Text: bankruptcy.notices@hdfsi.com Aug 18 2017 21:50:08 Harley-Davidson Credit, PO Box 21850, Carson City, NV 89721-1850  
 516775964 EDI: IRS.COM Aug 18 2017 21:53:00 IRS, PO Box 744, Springfield, NJ 07081-0744  
 516775972 +EDI: SWCR.COM Aug 18 2017 21:53:00 Southwest Credit Systems, 5910 W Plano Pkwy Ste 100, Plano, TX 75093-2202  
 516775976 +EDI: VERIZONWIRE.COM Aug 18 2017 21:53:00 Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516775966\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Aug 18, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com, mdepietro@stark-stark.com  
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com, jgould@stark-stark.com  
R. A. Lebron on behalf of Creditor SECRETARY OF VETERANS AFFAIRS AND ITS SUCCESSORS AND ASSIGNS bankruptcy@feinsuch.com  
Seymour Wasserstrum on behalf of Debtor Karyl J French mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7